- 1. (Currently amended) A method comprising: identifying an ATM which has a screen for displaying options for withdrawing cash and a touch input mechanism for receiving user commands; and modifying said ATM to enable it to receive from a wireless telephone user commands for dispensing cash, wherein
 - 1) the ATM, prior to modification, is operative to (A) respond to user commands, including a command to dispense cash and (B) cause a modification in the user's account,
 - 2) the ATM, before and after modification, is connected to a host computer via a network,
 - 3) before the modification, other ATMs are connected to the host computer via the network,
 - 4) the other ATMs are operative to respond to user commands, including a command to dispense cash,
 - 5) all said ATMs are located in public places, and
 - 6) at least some of the other ATMs are not modified to enable them to receive from a wireless telephone user commands for dispensing cash.

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- 2. (Original) The method of claim 1 wherein said modifying step includes retrofitting said ATM with a program for enabling said ATM to receive a transaction from a remote source.
- 3. (Original) The method of claim 1 wherein said modifying step includes retrofitting said ATM with a transceiver adapted to receive signals directly from the wireless telephone.
- 4. (Original) The method of claim 3, wherein said transceiver is further adapted to transmit signals directly to said wireless telephone.
- 5. (Original) The method of claim 4 wherein said signals implement local wireless communication.
- 6. (Original) The method of claim 1 wherein said ATM is connected to a network for communication therebetween, and wherein said modifying step includes providing a connection between said network and said wireless telephone.
- 7. (Currently amended) The method of claim 1 wherein said ATM is connected to a network for communication therebetween, and wherein said modifying step includes: retrofitting said ATM with a transceiver adapted to receive signals directly from a wireless

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telephone; and providing a connection between said network and said wireless telephone.

- 8. (Currently amended) A method comprising: identifying an ATM which has a screen for displaying options for withdrawing cash and a touch input mechanism for receiving user commands; and modifying said ATM to enable it to receive from a wireless telephone user commands for dispensing cash without the use of said touch input mechanism, wherein
 - 1) the ATM, prior to modification, is operative to (A) respond to user commands, including a command to dispense cash, and (B) cause a modification to the user's account,
 - 2) the ATM, before and after modification, is connected to a host computer via a network,
 - 3) before the modification, other ATMs are connected to the host computer via the network,
 - 4) the other ATMs are operative to respond to user commands, including a command to dispense cash,
 - 5) all said ATMs are located in puyblic places, and
 - 6) at least some of the other ATMs are not

modified to enable them to receive from a wireless telephone user commands for dispensing cash.

9. - 21. (Cancelled)

- 22. (Previously presented) Method according to claim 1, wherein, prior to the process of modifying said ATM, said ATM was incapable of receiving user commands for dispensing cash from a wireless telephone.
- 23. (Previously presented) Method according to claim 20, wherein, prior to modifying, no ATMs could receive user commands for dispensing cash from a wireless telephone.

24. (Cancelled)

- 25. (Currently amended) Apparatus according to claim $\frac{24}{23}$, wherein the transceiver is assigned a telephone number, and the SST displays that telephone number to customers.
- 26. (Previously presented) Method according to claim 15, wherein the SST was unable to receive user commands from a wireless telephone prior to the modifying process.

- 27. (Previously presented) Method according to claim 7, wherein said ATM was unable to receive signals directly from a wireless telephone prior to the modifying step.
- 28. (Previously presented) Method according to claim 8, wherein said ATM was unable to receive signals directly from a wireless telephone prior to the modifying step.
- 29. (Previously presented) Method according to claim 6, wherein communication between the wireless telephone and the ATM occurs through the network.
 - 30. (Cancelled)
 - 31. (Cancelled)